

Debtor1 Howard Heller

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Debtor 2
(Spouse, if filing) Kathleen HellerUnited States Bankruptcy Court for the : EASTERN District of Pennsylvania
(State)Case number 16-10938**Form 4100R**
Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.**Part 1: Mortgage Information****Name of creditor:** Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Pretium Mortgage
Acquisition Trust**Court claim no.** (if known): 12**Last 4 digits** of any number you use to identify the debtor's account: 3861**Property address:** 1925 DURFOR ST.
Number StreetPHILADELPHIA, PA 19145

City State ZIP Code

Part 2: Prepetition Default Payments*Check one:*

- ☒ Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage*Check one:*

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

 / /
MM/DD/YYYY

- ☒ Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$3,258.81
- b. Total suspense: - (b) \$412.19
- c. Total. Subtract lines a and b. (c) \$2,846.62

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

2 / 1 / 2021
MM/ DD/ YYYY

Debtor 1

Howard Heller

First Name

Middle Name

Last Name

Document

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Case Number (if known)

16-10938

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
☒ all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Charles G. Wohlrab
 Signature

Date 04/19/2021

Print Charles G. Wohlrab, Esq.
 First Name Middle Name Last Name Title Authorized Agent

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 130 Clinton Rd #202
 Number Street

Fairfield, NJ 7004
 City State ZIP Code

Contact 470-321-7112

Email cwohlab@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on April 19, 2021 I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Howard Heller
1925 Durfor Street
Philadelphia, PA 19145

Kathleen Heller
1925 Durfor Street
Philadelphia, PA 19145

And via electronic mail to:

BRAD J. SADEK
Sadek and Cooper
1315 Walnut Street
Suite 502
Philadelphia, PA 19107

WILLIAM C. MILLER, Esq.
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105

United States Trustee
Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

By: /s/ Michelle Zavitz
Michelle Zavitz
Email: mzavitz@raslg.com

PAYMENT HISTORY										
PAYMENT HISTORY PER MSP										
LOAN NUMBER			POST-PETITION							
FILING DATE			PAYMENT CHANGES							
PAYMENTS IN POC			EFFECTIVE	3/1/2016	5/1/2016	2/1/2019	2/1/2020	12/1/2020		
FIRST POST-PETITION DUE DATE			AMOUNT	\$ 910.03	\$ 882.16	\$ 886.96	\$1,056.17	\$1,086.27		
INCOMING FUNDS			MANUAL HISTORY					COMMENTS		
DATE	PRE-PETITION FUNDS	POST-PETITION FUNDS	PAYMENT AMOUNT	Phonepay Fee	MANUAL SUSP	MANUAL SUSP BAL	MANUAL POST PYMT	COMMENTS		
STARTING BALANCES				\$ -	\$ -	\$ -				
3/1/2016		\$ 931.01	\$910.03	\$ -	\$ 20.98	\$ 20.98	3/1/2016			
3/9/2016				\$ -	\$ -	\$ 20.98				
4/5/2016		\$ 931.01	\$910.03	\$ -	\$ 20.98	\$ 41.96	4/1/2016			
4/7/2016				\$ -	\$ -	\$ 41.96				
5/12/2016		\$ 990.00	\$882.16	\$ -	\$ 107.84	\$ 149.80	5/1/2016			
6/2/2016				\$ -	\$ -	\$ 149.80				
6/17/2016		\$ 776.00	\$882.16	\$ -	\$ (106.16)	\$ 43.64	6/1/2016			
8/3/2016		\$ 884.00	\$882.16	\$ -	\$ 1.84	\$ 45.48	7/1/2016			
9/14/2016		\$ 884.00	\$882.16	\$ -	\$ 1.84	\$ 47.32	8/1/2016			
9/30/2016				\$ -	\$ -	\$ 47.32				
10/5/2016				\$ -	\$ -	\$ 47.32				
10/6/2016				\$ -	\$ -	\$ 47.32				
10/18/2016	\$ 652.08			\$ -	\$ -	\$ 47.32				
10/25/2016		\$ 884.00	\$882.16	\$ -	\$ 1.84	\$ 49.16	9/1/2016			
12/2/2016		\$ 884.00	\$882.16	\$ -	\$ 1.84	\$ 51.00	10/1/2016			
12/6/2016				\$ -	\$ -	\$ 51.00				
12/22/2016	\$ 476.61			\$ -	\$ -	\$ 51.00				
12/30/2016				\$ -	\$ -	\$ 51.00				
1/4/2017		\$ 884.00	\$882.16	\$ -	\$ 1.84	\$ 52.84	11/1/2016			
1/12/2017				\$ -	\$ -	\$ 52.84				
1/31/2017	\$ 476.61			\$ -	\$ -	\$ 52.84				
2/13/2017				\$ -	\$ -	\$ 52.84				
2/15/2017		\$ 884.00	\$882.16	\$ -	\$ 1.84	\$ 54.68	12/1/2016			
2/24/2017	\$ 476.61			\$ -	\$ -	\$ 54.68				
2/28/2017				\$ -	\$ -	\$ 54.68				
3/28/2017		\$ 882.16	\$882.16	\$ -	\$ -	\$ 54.68	1/1/2017			
4/3/2017		\$ 882.16	\$882.16	\$ -	\$ -	\$ 54.68	2/1/2017			
4/5/2017				\$ -	\$ -	\$ 54.68				
4/21/2017		\$ 882.16	\$882.16	\$ -	\$ -	\$ 54.68	3/1/2017			
4/25/2017				\$ -	\$ -	\$ 54.68				

4/25/2017				\$ -	\$ -	\$ 54.68		
5/16/2017	\$ 953.21			\$ -	\$ -	\$ 54.68		
5/19/2017		\$ 882.16	\$882.16	\$ -	\$ -	\$ 54.68	4/1/2017	
6/15/2017	\$ 1,203.73			\$ -	\$ -	\$ 54.68		
6/16/2017		\$ 882.16	\$882.16	\$ -	\$ -	\$ 54.68	5/1/2017	
7/14/2017		\$ 882.16	\$882.16	\$ -	\$ -	\$ 54.68	6/1/2017	
7/21/2017	\$ 476.44			\$ -	\$ -	\$ 54.68		
7/31/2017				\$ -	\$ -	\$ 54.68		
7/31/2017				\$ -	\$ -	\$ 54.68		
7/31/2017				\$ -	\$ -	\$ 54.68		
8/1/2017				\$ -	\$ -	\$ 54.68		
8/1/2017				\$ -	\$ -	\$ 54.68		
8/1/2017				\$ -	\$ -	\$ 54.68		
8/15/2017		\$ 910.03	\$882.16	\$ -	\$ 27.87	\$ 82.55	7/1/2017	
8/17/2017				\$ -	\$ -	\$ 82.55		
8/18/2017	\$ 476.76			\$ -	\$ -	\$ 82.55		
9/14/2017	\$ 476.61			\$ -	\$ -	\$ 82.55		
9/15/2017		\$ 910.03	\$882.16	\$ -	\$ 27.87	\$ 110.42	8/1/2017	
9/18/2017				\$ -	\$ -	\$ 110.42		
9/27/2017				\$ -	\$ -	\$ 110.42		
10/3/2017	\$ 476.61			\$ -	\$ -	\$ 110.42		
10/20/2017		\$ 910.03	\$882.16	\$ -	\$ 27.87	\$ 138.29	9/1/2017	
11/17/2017		\$ 910.03	\$882.16	\$ -	\$ 27.87	\$ 166.16	10/1/2017	
11/22/2017	\$ 473.52			\$ -	\$ -	\$ 166.16		
11/24/2017				\$ -	\$ -	\$ 166.16		
12/15/2017		\$ 910.03	\$882.16	\$ -	\$ 27.87	\$ 194.03	11/1/2017	
12/28/2017	\$ 473.52			\$ -	\$ -	\$ 194.03		
1/12/2018		\$ 910.03	\$882.16	\$ -	\$ 27.87	\$ 221.90	12/1/2017	
1/26/2018	\$ 473.51			\$ -	\$ -	\$ 221.90		
1/29/2018				\$ -	\$ -	\$ 221.90		
2/5/2018				\$ -	\$ -	\$ 221.90		
2/12/2018		\$ 910.03	\$882.16	\$ -	\$ 27.87	\$ 249.77	1/1/2018	
2/22/2018	\$ 473.52			\$ -	\$ -	\$ 249.77		
3/16/2018		\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 245.98	2/1/2018	
3/19/2018				\$ -	\$ -	\$ 245.98		
3/26/2018	\$ 473.52			\$ -	\$ -	\$ 245.98		
4/17/2018		\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 242.19	3/1/2018	
4/17/2018	\$ 473.52			\$ -	\$ -	\$ 242.19		
4/18/2018				\$ -	\$ -	\$ 242.19		
4/18/2018				\$ -	\$ -	\$ 242.19		
5/17/2018	\$ 473.52			\$ -	\$ -	\$ 242.19		
5/18/2018		\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 238.40	4/1/2018	
5/21/2018				\$ -	\$ -	\$ 238.40		
6/15/2018		\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 234.61	5/1/2018	
6/18/2018				\$ -	\$ -	\$ 234.61		
6/20/2018	\$ 473.51			\$ -	\$ -	\$ 234.61		

6/25/2018				\$ -	\$ -	\$ 234.61	
6/27/2018				\$ -	\$ -	\$ 234.61	
7/17/2018		\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 230.82	6/1/2018
7/24/2018	\$ 473.52			\$ -	\$ -	\$ 230.82	
8/17/2018		\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 227.03	7/1/2018
8/27/2018	\$ 473.52			\$ -	\$ -	\$ 227.03	
9/21/2018	\$ 490.98	\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 223.24	8/1/2018
9/25/2018				\$ -	\$ -	\$ 223.24	
9/28/2018				\$ -	\$ -	\$ 223.24	
10/19/2018		\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 219.45	9/1/2018
10/23/2018	\$ 490.98			\$ -	\$ -	\$ 219.45	
10/25/2018				\$ -	\$ -	\$ 219.45	
11/16/2018		\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 215.66	10/1/2018
11/27/2018	\$ 474.55			\$ -	\$ -	\$ 215.66	
12/14/2018		\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 211.87	11/1/2018
12/21/2018	\$ 474.55			\$ -	\$ -	\$ 211.87	
12/24/2018				\$ -	\$ -	\$ 211.87	
1/22/2019	\$ 474.55			\$ -	\$ -	\$ 211.87	
1/25/2019		\$ 878.37	\$882.16	\$ -	\$ (3.79)	\$ 208.08	12/1/2018
2/5/2019				\$ -	\$ -	\$ 208.08	
2/20/2019	\$ 474.56			\$ -	\$ -	\$ 208.08	
2/21/2019				\$ -	\$ -	\$ 208.08	
2/22/2019		\$ 886.96	\$882.16	\$ -	\$ 4.80	\$ 212.88	1/1/2019
3/20/2019	\$ 474.55			\$ -	\$ -	\$ 212.88	
3/22/2019		\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	2/1/2019
4/18/2019	\$ 474.55			\$ -	\$ -	\$ 212.88	
4/19/2019				\$ -	\$ -	\$ 212.88	
4/26/2019		\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	3/1/2019
5/16/2019	\$ 181.71			\$ -	\$ -	\$ 212.88	
5/31/2019		\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	4/1/2019
6/28/2019		\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	5/1/2019
8/9/2019		\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	6/1/2019
9/13/2019		\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	7/1/2019
9/30/2019				\$ -	\$ -	\$ 212.88	
10/11/2019		\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	8/1/2019
11/19/2019		\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	9/1/2019
12/13/2019		\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	10/1/2019
1/10/2020		\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	11/1/2019
1/30/2020				\$ -	\$ -	\$ 212.88	
2/18/2020				\$ -	\$ -	\$ 212.88	
2/21/2020		\$ 886.96	\$886.96	\$ -	\$ -	\$ 212.88	12/1/2019
3/20/2020		\$ 1,056.17	\$886.96	\$ -	\$ 169.21	\$ 382.09	1/1/2020
4/21/2020		\$ 1,056.17	\$1,056.17	\$ -	\$ -	\$ 382.09	2/1/2020
5/19/2020		\$ 1,056.17	\$1,056.17	\$ -	\$ -	\$ 382.09	3/1/2020
6/23/2020		\$ 1,056.17	\$1,056.17	\$ -	\$ -	\$ 382.09	4/1/2020
7/24/2020		\$ 1,056.17	\$1,056.17	\$ -	\$ -	\$ 382.09	5/1/2020

Due by 02/01/2021